

WHAT IS CLAIMED IS:

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1. A system for mediating between at least one user and at least one manufacturer via a network, said system comprising:

10 a storage part in which purchase information related to products possessed by said at least one user is stored; and

15 an insurance request part capable of requesting insurance on said products according to said purchase information stored in said storage part.

20 2. The system as claimed in claim 1, wherein said insurance request part sends information including at least a number of years used, year and month of purchase and maintenance of the product.

25 3. The system as claimed in claim 1, wherein said insurance request part sends information for collectively insuring a plurality of products possessed by the user with a single insurance contract.

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4. The system as claimed in claim 1,

wherein said insurance request part further comprises:

a quote estimate part requesting a quote estimate from a plurality of insurers; and

5 a sign-up part sending a sign-up instruction to the insurer selected by the user to make a contract for insurance.

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5. A system for mediating between at least one user and at least one manufacturer via a network, said system comprising:

15 a first storage part in which purchase information related to products possessed by said at least one user is stored;

a second storage part in which at least an identifier of a product and guarantee information
20 related to said product are stored for each product available from said at least one manufacturer; and

an insurance request part which requests insurance on said products according to said purchase information stored in said storage part.

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6. The system as claimed in claim 5,
30 wherein said insurance request part sends information including at least a number of years used, year and month of purchase and maintenance of the product.

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7. The system as claimed in claim 5,
wherein said insurance request part sends
information for collectively insuring a plurality of
products possessed by the user with a single insurance
5 contract.

10 8. The system as claimed in claim 5,
wherein said insurance request part further
comprises:

a quote estimate part requesting a quote
estimate from a plurality of insurers; and

15 a sign-up part sending a sign-up instruction
to the insurer selected by the user to make a contract
for insurance.

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9. A system for managing information
transfer over a network between at least one user, at
least one manufacturer and at least one insurer, said
25 system comprising:

a storage part in which purchase information
related to products possessed by said at least one user
is stored; and

30 an insurance request part capable of sending
requests to said at least one insurer for making an
insurance contract on said products according to said
purchase information stored in said storage part.

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10. A method of mediating between at least

one user and at least one manufacturer over a network,
said method comprising the steps of:

a) receiving purchase information related to
products possessed by said at least one user;

5 b) storing said purchase information in a
storage part; and

c) requesting insurance on said products
according to said purchase information stored in said
storage part.

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11. A method of managing information
15 transfer over a network between at least one user, at
least one manufacturer and at least one insurer, said
method comprising the steps of:

a) receiving purchase information related to
products possessed by said at least one user;

20 b) storing said purchase information in a
storage part; and

c) sending requests to said at least one
insurer for making an insurance contract on said
products according to said purchase information stored
25 in said storage part.

30 12. A computer readable medium storing a
program for executing a method of operating a product
information system mediating between at least one user
and at least one manufacturer over a network, said
method comprising the steps of:

35 a) receiving purchase information related to
products possessed by said at least one user;

b) storing said purchase information in a

storage part; and

c) requesting insurance on said products according to said purchase information stored in said storage part.

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13. A data processing device connected to a
10 network and to a plurality of databases, said network being connected to at least one user terminal, at least one manufacturer terminal and at least one insurer terminal, said data processing device comprising:

15 a reception program receiving product information and user information;

a quote estimate program sending a quote request to said at least one insurer and receiving a quote response from said at least one insurer;

20 a sign-up program implementing sign-up procedures to make an insurance contract selected by the user; and

a database update program registering and updating information in said plurality of databases.

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14. The data processing device as claimed in claim 13,

30 wherein said plurality of databases includes:

a personal possessions database capable of storing product information for individual products possessed by the user;

35 a user database capable of storing personal information of the user;

a product master database capable of storing

product information for individual products of each manufacturer;

an insurer master database capable of storing information such as addresses of the insurers and policies available from the insurers;

a history database capable of storing information related to transactions made between the user and each of the insurers; and

a maintenance master database capable of storing maintenance information of the manufacturers.

15 15. The data processing device as claimed in claim 13,

wherein said sign-up program looks up said user database and said personal possessions database so as to extract information required for signing up for insurance.